Case 1:15-cv-00350-JJM-LDA Document 38-4

Return Mail Service Only P.O. Box 619063 Dallas, TX 75261-9063

# iled 07/31/17 Page 1 of 2 Page D #: 651 Notice of Payment Change

LOAN NUMBER:

**NOVEMBER 25, 2013** 

DATE:

Customer Service: 1-800-232-5200 Hours: 8:00 a.m. to 7:00 p.m. (ET) Monday through Friday

Email us at; mortserv@santander.us

At least once every 12 months, Santander Bank, N.A. reviews the amount of Real Estate Taxes, and Insurance paid from your escrow account. This review, called an Aggregate Escrow Analysis, determines if any of these items have increased or decreased from the previous year. If there was an increase or decrease, your payment will be adjusted.

### Representation Of Printed Document

7-724-51977-0000010-001-000-000-000-000

NANCY A BOYNTON PATRICIA BEEKES 4 CASSISI CT N PROVIDENCE RI 02904-4845

New Payment Amount:	\$1,296.60		New Payment Effective: January 1, 2014			
BREAKDOWN	PRIOR ANALYSIS	NEW ANALYSIS	If the Anticipated Low Point balance (ALP) is greater			
Principal/Interest	988.20	988.20	than the Required Low Point balance (RLP), then you have an escrow surplus Your escrow surplus is \$1,068			
Escrow Payment	339.48	308.40				
TOTAL PAYMENT	1,327.68	1,296.60	Federal law requires any surplus of \$50.00 or more be automatical refunded to you.			
If your payment is issued by a the please take the appropriate action.  Projections for the	ind party, or if you make your payments the new amount is updated.	prough a bill pay service, and with the service provider.				

ANTICIPATED ESCROW DISI	PROJECTIONS FOR THE COMING YEAR					
MUNICIPAL TAX	3,700.83	Date	Payments I	Disbursements	Description STARTING ESCROW BALANCE	Balance 1,993.52
TOTAL DISBURSEMENTS	3,700 83	JAN 14	308.40	0.00	ANN WORKS OF THE PO	2,301.92

**MAR 14** APR 14 MAY 14 ESCROW PAYMENT 308.40 **JUN 14** (TOTAL DISBURSEMENTS DIVIDED BY 12 PAYMENTS) JUL 14 **AUG 14 SEP 14** 724-2024-1013F

Required 925.23 1,233.63 2,301.92 **JAN 14** 308.40 0.00 925.20 MUNICIPAL TAX 1,685.12 616.83 **FEB 14** 308.40 0.00 1,993.52 925.23 308 40 1,233.63 308 40 0.00 2,301.92 616.83 925.20 MUNICIPAL TAX 1,685.12 308 40 1,993.52 925.23 308 40 0.00 1,233,63 2 301 92 308 40 0.00 1,685.09 ALP 616 80 RIP 308.40 925.23 MUNICIPAL TAX 308.40 0.00 1,993.49 925 20 1,233,60 OCT 14 308.40 0.00 2,301,89 NOV 14 308.40 925.20 MUNICIPAL TAX 1,685.09 616 80 DEC 14 308.40 0.00 1,993.49 925.20

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Santander Bank, N.A. retains rights under its security instrument, including the right to foreclosure its lien.

See reverse side for History Information.

# Determining Your EscrowShortage/Surplus

1.685.09 Anticipated Low Point (ALP) Required Low Point (RLP) ESCROW SURPLUS

- Your escrow balance may contain a cushion (RLP). A cushion is an amount of money held in your escrow account to prevent your escrow balance from being overdrawn when increases in the disbursements occur.
- RESPA/Federal law, authorizes a maximum escrow cushion not to exceed 1/6th of the total annual anticipated escrow disbursements made during the above cycle. Private Mortgage Insurance (PMI), if any is not included in the cushion.

  If the anticipated low point calculation (ALP) is less than the required low point (RLP), you have a shortage.
- If the anticipated low point calculation (ALP) is more than the required low point (RLP), you have a surplus

Name: NANCY A BOYNTON PATRICIA BEEKES

**ESCROW SUMMARY** 

Loan Number:

Your escrow account has a surplus balance of \$ 1,068.29 . Due to the past due status of your loan, these funds are being retained in your escrow account.

BREAKDOWN	PRIOR ANALYSIS	NEW ANALYSIS	If the Anticipated Low Point balance (ALP) is greater
Principal/Interest	988.20	988.20	than the Required Low Point balance (RLP), then you
Escrow Payment	339 48	308.40	have an escrow surplus Your escrow surplus is \$1,068.2
TOTAL PAYMENT	1,327.68	1,296.60	Federal law requires any surplus of \$50,00 or more be automatical refunded to you.

# ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT ACCOUNT HISTORY

#### LOAN NUMBER:

DATE: NOVEMBER 25, 2013

This is a statement of your actual escrow account transactions beginning January, 2013 and ending December, 2013. Next to the Actual Activity is the Anticipated Activity. Anticipated Activity represents the transactions we had projected as occurring during this cycle. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. We are providing it to you for information purposes. It does not require any action on your part.

Your anticipated low point may or may not have been reached based on one or more of the following factors:

# PAYMENT(S)

- Payment(s) received were less than OR greater than expected
- Payment(s) received earlier OR later than expected
- Previous overage was returned to escrow
- Previous deficiency/shortage not paid entirely

#### TAXES

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
   Tax bill paid earlier OR later than expected
- · Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

# INSURANCE

- · Premium changed
- · Coverage changed
- · Additional premium paid
- Insurance bill paid earlier OR later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Force placed insurance premium paid

#### 1-800-232-5200

## Email us at: mortserv@santander.us

	PAYMENTS TO ESCROW			PAYMENTS FROM ESCROW			ESCROW BALANCE	
WONLH	ANTICIPATED	ACTUAL	ANTICIPATED	DESCRIPTION	ACTUAL	DESCRIPTION STARTING BALANCE	ANTICIPATED 0.00	ACTUAL -12,221,08
MAL	0.00	0.00	0.00		0.00		0.00	-12,221.08
FEB.	0.00	0.00	0.00		919.87	MUNICIPAL TAX	0.00	-13,140.95
MAR	0.00	0.00	0.00		0.00		0.00	-13,140.95
APR	0.00	0.00	0.00		0.00		0.00	-13,140.95
MAY	0.00	0.00	0.00		919.87	MUNICIPAL TAX	0.00	-14,060.82
JUN	0.00	0.00	0.00		0.00	MOSS 4-SWITTER THAT	0.00	-14,060.82
JUL	0.00	0.00	0.00		0.00		0.00	-14,060.BZ
AUG	0.00	0.00	0.00		925.23	MUNICIPAL TAX	0.00	-14,986,05
SEP	0.00	0.00	0.00		1,571 00	FORCED PLACE HO	0.00	-16,557.05 ALP
OCT	0.00	1.571.00	0.00		0.00		0.00	-14,986.05
NOV	0.00	0.00	0.00		925.20	MUNICIPAL TAX	0.00	-15,911.25
DEC	0.00	0.00	0.00		0.00		0.00	-15,911.25
TOTAL	0.00	1,571.00	0.00		5,261.17			

Under federal law, when your actual escrow balance reaches its lowest point, that balance is targeted not to exceed 1/6th of the annual anticipated disbursements or \$616.80. Your loan documents or state law may specify a lower amount.

Under your mortgage contract or state or federal law, your targeted low point escrow balance (TLP) was \$616.80. Your actual low point escrow balance (ALP) was -\$16,557.05.

An asterisk (\*) indicates a difference in either the amount or date. When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown:

2-136 Escrow Analysis - Surplus Deling, Rev. 10/17/13